



State of Delaware GHIP

State Employee Salary Analysis

May 5, 2017

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State employees

Salary and GHIP contribution summary¹

- Average salary of active State employees enrolled in the State of Delaware GHIP is **\$53,268**
- Average annual contribution of State employees enrolled in the State of Delaware GHIP is **\$1,587**, representing roughly **3.0%** of average salary

Average Annual Salary by Tier ¹	
Tier	Salary
Employee Only	\$48,466
Employee + Spouse	\$53,391
Employee + Child(ren)	\$53,868
Family	\$58,850

Average Annual Contribution by Tier		
Tier	Contribution	% of Avg Salary
Employee Only	\$904	1.9%
Employee + Spouse	\$1,987	3.7%
Employee + Child(ren)	\$1,411	2.6%
Family	\$2,418	4.1%

Average Annual Salary by Plan ¹	
Plan	Salary
CDH Gold	\$50,038
Comprehensive PPO	\$57,139
First State Basic	\$42,213
HMO	\$49,300

Average Annual Contribution by Plan		
Tier	Contribution	% of Avg Salary
CDH Gold	\$676	1.4%
Comprehensive PPO	\$2,177	3.8%
First State Basic	\$472	1.1%
HMO	\$989	2.0%

Avg Salary (Enrolled)	\$53,268
Avg Salary (All)	\$51,134

Average Contribution	\$1,587	3.0%
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¹ State employee salary and enrollment data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by OMB on April 25, 2017. Includes 30,971 active State employees enrolled in GHIP and excludes waivers, retirees, non-State participating group employees, part-time employees, employees in the eligibility waiting period, and 52 employees with missing plan enrollment data.

Note: Salary data is based on reported 2017 annual salary; for employees with reported annual salary less than \$20,000, additional income earned in 2017 YTD beyond earnings attributable to employee's primary State job role was added to the annual salary

State employees

Enrollment by salary band and plan¹

- The portion of employees enrolled in the richest plan (PPO) increases with salary; similarly, the percentage of individuals enrolled in the least rich plan (FSB) decreases with salary
- A significant percentage of benefits eligible employees in the lowest salary bands waived coverage
- Overall, roughly 1/3 of enrolled State employees earn below \$40,000, 1/3 earn between \$40,000 and \$60,000, and 1/3 earn more than \$60,000

Salary Bands			Salary Bands by Plan Enrollment					
	Salary (\$)	Enrollment	Salary	CDH	PPO	FSB	HMO	Waived
10,805 (35%)	< 20K	407	< 20K	4.3%	42.9%	2.9%	33.1%	16.8%
	20 - 30K	3,139	20 - 30K	5.7%	35.6%	5.6%	38.5%	14.5%
	30 - 40K	7,259	30 - 40K	4.4%	37.4%	3.8%	44.2%	10.2%
10,120 (33%)	40 - 50K	5,753	40 - 50K	4.5%	43.1%	2.8%	39.1%	10.5%
	50 - 60K	4,367	50 - 60K	4.7%	53.2%	2.2%	30.9%	9.0%
	60 - 70K	3,426	60 - 70K	4.1%	57.4%	1.4%	27.8%	9.2%
10,046 (32%)	70 - 80K	2,840	70 - 80K	3.4%	60.3%	1.2%	26.2%	8.9%
	80 - 90K	1,838	80 - 90K	3.7%	60.8%	1.0%	26.7%	7.9%
	90 - 100K	655	90 - 100K	4.0%	57.8%	1.1%	27.7%	9.4%
	> 100K	1,287	> 100K	2.9%	60.6%	0.7%	28.0%	7.7%
Total		30,971	Total	4.4%	47.5%	2.7%	35.2%	10.2%

¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017.

State employees

Enrollment by department and salary band¹

- Average salary of state agency employee enrolled in GHIP is approximately \$47,000, compared to the average salaries of higher education (\$59,000) and lower education employees (\$57,000) enrolled in GHIP
- 70% of state agency employees enrolled in GHIP earn less than \$50,000 annually, compared to 43% of higher education and 42% of lower education employees enrolled in GHIP

Enrollment by Salary Band				
Salary (\$)	Merit	Higher Ed	Lower Ed	Total
< 20K	106	0	301	407
20 - 30K	1,824	198	1,117	3,139
30 - 40K	4,621	324	2,314	7,259
40 - 50K	2,531	182	3,040	5,753
50 - 60K	1,457	186	2,724	4,367
60 - 70K	805	211	2,410	3,426
70 - 80K	536	225	2,079	2,840
80 - 90K	368	114	1,356	1,838
90 - 100K	232	88	335	655
> 100K	560	88	639	1,287
Total	13,040	1,616	16,315	30,971

% Enrollment by Salary Band			
Salary	Merit	Higher Ed	Lower Ed
< 20K	0.8%	0.0%	1.8%
20 - 30K	14.0%	12.3%	6.8%
30 - 40K	35.4%	20.0%	14.2%
40 - 50K	19.4%	11.3%	18.6%
50 - 60K	11.2%	11.5%	16.7%
60 - 70K	6.2%	13.1%	14.8%
70 - 80K	4.1%	13.9%	12.7%
80 - 90K	2.8%	7.1%	8.3%
90 - 100K	1.8%	5.4%	2.1%
> 100K	4.3%	5.4%	3.9%
Total	100%	100%	100%

Average Salary	\$47,454	\$58,753	\$57,371	\$53,268
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¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017.

Flex credits

Participation by plan

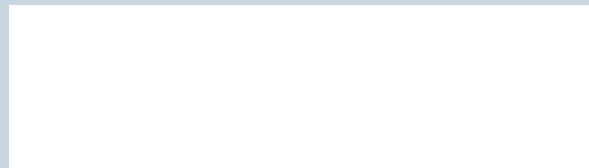
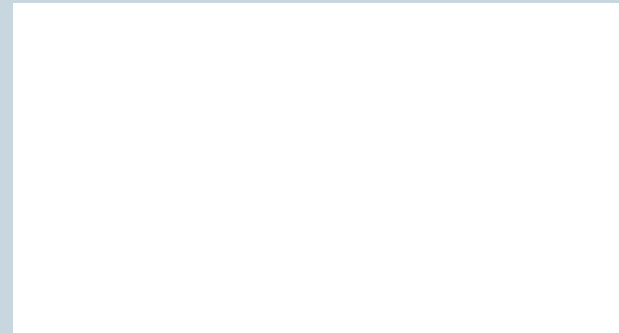
- Employees receiving flex credits are more likely to enroll in the PPO plan, which has the highest contributions

Plan	Flex Credits		No Flex Credits	
	Enrolled	%	Enrolled	%
CDH Gold	362	3%	1,146	6%
Comprehensive PPO	8,652	73%	7,734	40%
First State Basic	136	1%	807	4%
HMO	2,670	23%	9,464	49%
Total	11,820		19,151	

¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017.

Appendix

Detail by plan



CDH Gold

Salary and contribution summary¹

- 1,508 State employees enrolled in the CDH Gold plans have an average salary of \$50,038 and plan contributions represent 1.4% of average annual salary

CDH Gold Enrollment				
Salary	Merit	Higher Education	Lower Education	Total
< 20K	5	0	16	21
20-30K	136	22	52	210
30-40K	232	30	97	359
40-50K	103	24	160	287
50-60K	104	19	104	227
60-70K	55	27	73	155
70-80K	37	13	55	105
80-90K	30	12	32	74
90-100K	15	5	9	29
> 100K	25	4	12	41
Total	742	156	610	1,508

CDH Gold - Average Salary	
Tier	Salary
Employee Only	\$46,822
Employee + Spouse	\$51,880
Employee + Child(ren)	\$50,477
Family	\$56,066
All Tiers	\$50,038

CDH Gold - Average Contribution		
Tier	Contribution	% Salary
Employee Only	\$431.76	0.9%
Employee + Spouse	\$894.96	1.7%
Employee + Child(ren)	\$659.52	1.3%
Family	\$1,137.36	2.0%
All Tiers	\$675.74	1.4%

¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017. Excludes waivers, retirees, non-State participating group employees, part-time employees, employees in the eligibility waiting period, and 52 employees with missing plan enrollment data.

Comprehensive PPO

Salary and contribution summary¹

- 16,386 State employees enrolled in the Comprehensive PPO plan have an average salary of \$57,139 and plan contributions represent 3.8% of average annual salary

Comprehensive PPO				
Salary	Merit	Higher Education	Lower Education	Total
< 20K	28	0	182	210
20-30K	519	65	725	1,309
30-40K	1,501	135	1,384	3,020
40-50K	897	56	1,816	2,769
50-60K	571	83	1,899	2,553
60-70K	347	106	1,715	2,168
70-80K	245	146	1,490	1,881
80-90K	164	66	983	1,213
90-100K	119	54	245	418
> 100K	303	51	491	845
Total	4,694	762	10,930	16,386

Comprehensive PPO - Average Salary	
Tier	Salary
Employee Only	\$51,851
Employee + Spouse	\$57,051
Employee + Child(ren)	\$58,431
Family	\$62,649
All Tiers	\$57,139

Comprehensive PPO - Average Contribution		
Tier	Contribution	% Salary
Employee Only	\$1,262.16	2.4%
Employee + Spouse	\$2,619.12	4.6%
Employee + Child(ren)	\$1,944.96	3.3%
Family	\$3,274.32	5.2%
All Tiers	\$2,176.64	3.8%

¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017. Excludes waivers, retirees, non-State participating group employees, part-time employees, employees in the eligibility waiting period, and 52 employees with missing plan enrollment data.

First State Basic

Salary and contribution summary¹

- 943 State employees enrolled in the First State Basic plan have an average salary of \$42,213 and plan contributions represent 1.1% of average annual salary

First State Basic				
Salary	Merit	Higher Education	Lower Education	Total
< 20K	11	0	3	14
20-30K	154	11	40	205
30-40K	244	8	57	309
40-50K	84	7	90	181
50-60K	59	13	34	106
60-70K	26	6	21	53
70-80K	13	5	20	38
80-90K	10	0	9	19
90-100K	3	1	4	8
> 100K	5	3	2	10
Total	609	54	280	943

First State Basic - Average Salary	
Tier	Salary
Employee Only	\$40,501
Employee + Spouse	\$45,824
Employee + Child(ren)	\$41,536
Family	\$47,801
All Tiers	\$42,213

First State Basic - Average Contribution		
Tier	Contribution	% Salary
Employee Only	\$334.08	0.8%
Employee + Spouse	\$690.24	1.5%
Employee + Child(ren)	\$507.12	1.2%
Family	\$863.04	1.8%
All Tiers	\$471.86	1.1%

¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017. Excludes waivers, retirees, non-State participating group employees, part-time employees, employees in the eligibility waiting period, and 52 employees with missing plan enrollment data.

HMO

Salary and contribution summary¹

- 12,134 State employees enrolled in the HMO plans have an average salary of \$49,300 and plan contributions represent 2.0% of average annual salary

HMO				
Salary	Merit	Higher Education	Lower Education	Total
< 20K	62	0	100	162
20-30K	1,015	100	300	1,415
30-40K	2,644	151	776	3,571
40-50K	1,447	95	974	2,516
50-60K	723	71	687	1,481
60-70K	377	72	601	1,050
70-80K	241	61	514	816
80-90K	164	36	332	532
90-100K	95	28	77	200
> 100K	227	30	134	391
Total	6,995	644	4,495	12,134

HMO - Average Salary	
Tier	Salary
Employee Only	\$45,151
Employee + Spouse	\$48,188
Employee + Child(ren)	\$49,113
Family	\$54,654
All Tiers	\$49,300

HMO - Average Contribution		
Tier	Contribution	% Salary
Employee Only	\$565.92	1.3%
Employee + Spouse	\$1,194.00	2.5%
Employee + Child(ren)	\$866.16	1.8%
Family	\$1,489.44	2.7%
All Tiers	\$989.39	2.0%

¹ State employee salary data based on 'Ben Elig Ees April2017 wEarnings thru 040117' report provided to WTW by the State on April 25, 2017. Excludes waivers, retirees, non-State participating group employees, part-time employees, employees in the eligibility waiting period, and 52 employees with missing plan enrollment data.